

Certificate of Notice Page 1 of 4
United States Bankruptcy Court
Eastern District of Pennsylvania

In re:
Christa Maria Gross
Debtor

Case No. 14-11801-amc
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0313-2

User: ChrissyW
Form ID: pdf900

Page 1 of 1
Total Noticed: 1

Date Rcvd: Mar 13, 2017

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Mar 15, 2017.

db +Christa Maria Gross, 221 Marilyn Drive, Hatboro, PA 19040-1709

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.
NONE. TOTAL: 0

***** BYPASSED RECIPIENTS *****

NONE.

TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Mar 15, 2017

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on March 13, 2017 at the address(es) listed below:

ANDREW SPIVACK on behalf of Creditor Caliber Home Loans, Inc. paeb@fedphe.com
ANDREW SPIVACK on behalf of Creditor JPMORGAN CHASE BANK, NATIONAL ASSOCIATION
paeb@fedphe.com
ANDREW F GORNALL on behalf of Creditor JPMORGAN CHASE BANK, NATIONAL ASSOCIATION
agornall@kmlawgroup.com, bkgroup@kmlawgroup.com
CAROL B. MCCULLOUGH on behalf of Debtor Christa Maria Gross mccullougheisenberg@gmail.com,
G25217@notify.cincompass.com
JEROME B. BLANK on behalf of Creditor JPMORGAN CHASE BANK, NATIONAL ASSOCIATION
paeb@fedphe.com
KEVIN P. DISKIN on behalf of Creditor Caliber Home Loans, Inc. lcolwell@squirelaw.com
THOMAS I. PULEO on behalf of Creditor JPMORGAN CHASE BANK, NATIONAL ASSOCIATION
tpuleo@kmlawgroup.com, bkgroup@kmlawgroup.com
THOMAS YOUNG.HAE SONG on behalf of Creditor Caliber Home Loans, Inc. pa.bkecf@fedphe.com
United States Trustee USTPRegion03.PH.ECF@usdoj.gov
WILLIAM C. MILLER ecfemails@ph13trustee.com, philaecf@gmail.com

TOTAL: 10

IN THE UNITED STATES BANKRUPTCY COURT
FOR THE EASTERN DISTRICT OF PENNSYLVANIA

IN RE:
CHRISTA MARIA GROSS

Debtor

: CHAPTER 13
:
: BK. No. 14-11801 AMC
:

STIPULATION IN SETTLEMENT OF MOTION FOR RELIEF
FROM THE AUTOMATIC STAY

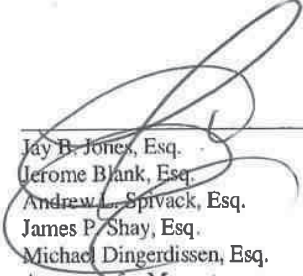
It is hereby stipulated by and between Phelan Hallinan Diamond & Jones, LLP, counsel for the Movant, JPMORGAN CHASE BANK, NATIONAL ASSOCIATION, and CAROL B. MCCULLOUGH, Esquire, counsel for the Debtor, as follows:

1. The Automatic Stay as provided by Section 362 of the Bankruptcy Code shall remain in full force and effect conditioned upon the terms and conditions set forth herein.
2. This Stipulation pertains to the property located at **221 MARILYN DRIVE, HATBORO, PA 19040**, mortgage account ending with **"6086"**.
3. The parties agree that the total post-petition arrearage consists of one (1) monthly payment for the month of October 2014 at \$83.52 each; one (1) monthly payment for the month of November 2014 at \$86.30 each; one (1) monthly payment for the month of December 2014 at \$83.52 each; one (1) monthly payment for the month of January 2015 at \$86.31 each; one (1) monthly payment for the month of February 2015 at \$86.31; one (1) monthly payment for the month of March 2015 at \$77.95 each; less Debtor's suspense in the amount of \$15.45; resulting in the total post-petition arrearage amount of \$488.46.
4. On or before February 28, 2017, Debtor shall tender funds in the amount of \$488.46, curing the above post-petition delinquency.
5. All subsequent monthly payments and late charges shall be due in accordance with the terms of the Mortgage. All payments made pursuant to this Stipulation shall be by certified check or money order payable to **JPMORGAN CHASE BANK, NATIONAL ASSOCIATION, PO BOX 24785, COLUMBUS, OH 43224-0785**.
6. If Debtor provides sufficient proof (front and back copies of checks or money orders) of payments made, but not already credited, the account will be adjusted accordingly.
7. Should the Debtor fail to make any of the above captioned payments, or if any regular monthly mortgage payment commencing after the cure of the post-petition delinquency is more than fifteen (15) days late, Movant shall send Debtor and counsel a written Notice of Default of this Stipulation. If the default is not cured within ten (10) days of the date of the Notice, counsel shall file a Certification of Default with the Court and the Court shall enter an Order granting relief from the Automatic Stay waiving FED. R. Bankr. P. 3002.1 and waiving Rule 4001 (a)(3) so that the Relief Order is immediately effective and enforceable.
8. In the event the Debtor converts to a Chapter 7 during the pendency of this bankruptcy case, the Debtor shall cure all arrears within ten (10) days from the date of conversion in order to bring the loan contractually current. Should the Debtor fail to bring the loan contractually current, Movant shall send Debtor and counsel a written Notice of Default of this Stipulation. If the default is not cured within ten (10) days of the date of the Notice, counsel shall file a Certification of Default with the Court and the Court shall enter an Order granting relief from the Automatic Stay waiving FED. R. Bankr. P. 3002.1 and waiving Rule 4001 (a)(3) so that the Relief Order is immediately effective and enforceable.
9. Debtor's tendering of a check to **JPMORGAN CHASE BANK, NATIONAL ASSOCIATION**, which is subsequently returned due to insufficient funds in the account upon which the check is drawn, shall not constitute payment as the term is used in this Stipulation.
10. The parties stipulate that Movant shall be permitted to communicate with the Debtor and Debtor's Counsel to the extent necessary to comply with applicable non-bankruptcy law.

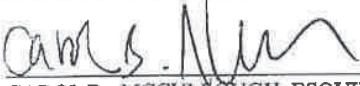
11. This stipulation survives any loan modification agreed to and executed during the instant bankruptcy. If any regular monthly mortgage payment due after the execution of a loan modification is more than fifteen (15) days late, Movant shall send Debtor and counsel a written Notice of Default of this Stipulation. If the default is not cured within ten (10) days from the date of the Notice, counsel may file a Certification of Default with the Court and the Court shall enter an Order granting relief from the Automatic Stay and waiving Rule 4001(a)(3) so that Relief Order is immediately effective and enforceable.

12. The parties agree that a facsimile signature shall be considered an original signature.

Date: January 31, 2017



Jay B. Jones, Esq.
Jerome Blank, Esq.
Andrew L. Spivack, Esq.
James P. Shay, Esq.
Michael Dingerdissen, Esq.
Attorneys for Movant



CAROL B. MCCULLOUGH, ESQUIRE
Attorney for Debtor

**IN THE UNITED STATES BANKRUPTCY COURT
FOR THE EASTERN DISTRICT OF PENNSYLVANIA**

IN RE:

CHRISTA MARIA GROSS

Debtor

: CHAPTER 13

:

: BK. No. 14-11801 AMC

ORDER

AND NOW, this 13th day of March, 2017, it is hereby **ORDERED** that the corresponding Stipulation is hereby approved, shall be, and is hereby made an Order of this Court.



**ASHELY M. CHAN,
Bankruptcy Judge**

WILLIAM C. MILLER, ESQUIRE (TRUSTEE)
1234 Market Street, Suite 1813
Philadelphia, PA 19107

CHRISTA MARIA GROSS
221 MARILYN DRIVE
HATBORO, PA 19040

CAROL B. MCCULLOUGH, ESQUIRE
65 W. STREET ROAD, SUITE A-204
WARMINSTER, PA 18974

UNITED STATES TRUSTEE
833 CHESTNUT STREET, SUITE 500
PHILADELPHIA, PA 19107